

e-Caruman and e-CTML

Two (2) main services provided for the benefit of employers are as follows:

1. e-Caruman Services
 - Submission of Form A With/ Without Payment
 - Submission of Payment Only
2. e-CTML Service
 - Submission of correct members' particulars for CTML Settlement

Every i-Akaun registered employer can appoint a System Administrator to access and manage all online transactions.

Employer will be given two (2) options to manage the online e-Caruman and e-CTML as follows:

1. Non Approval Work Flow

This work process involves preparation and approval by the same individual.

Note: Upon the registration of i-Akaun, this is the default workflow.

2. Approval Work Flow

This work process involves two levels i.e. **Maker** and **Checker**.

- **The Maker** is an individual appointed by the System Administrator to prepare e-Caruman and e-CTML transactions for the approval of the Checker
- **The Checker** is an individual appointed by the System Administrator to approve e-Caruman and e-CTML transaction prepared by the Maker

Form A Submission With Payment

This facility uses Direct Debit Authorization (DDA) as a gateway for employers to make contribution payments.

Employers having accounts with any of the following participating banks need to register through RHB for Direct Debit Authorization (DDA) services.

1. RHB Bank Bhd
2. CIMB Bank Bhd
3. Bank Islam Malaysia Bhd
4. Bank Kerjasama Rakyat Malaysia Bhd
5. Citibank Bhd
6. Deutsche Bank Malaysia Bhd
7. Hong Leong Bank Bhd
8. HSBC Bank Malaysia Bhd
9. Malayan Banking Bhd
10. OCBC Bank Malaysia Bhd
11. Public Bank Bhd
12. Standard Chartered Bank Malaysia Bhd
13. Bank of America Merill Lynch

Original DDA Forms can be obtained at RHB or EPF counters. Click link for [Guidelines on filling Direct Debit Authorization \(DDA\) Forms](#).

(Note: It is a requirement by Malaysian Electronic Clearing Corporation Sdn Bhd (MyClear) that only original DDA forms can be submitted for processing).

All duly completed DDA Forms must be accompanied by an official EPF document printed with the employer's reference number e.g. pre-printed Form A or contribution statement and submitted to RHB counters (except RHB Easy) for verification and approval.

Upon approval of the application to use the DDA service, employers can make payment and submit Form A using any of the following methods:

- Pre-printed Form A
- Empty Form A
- Upload Form A data with Comma Separated Value (CSV) format
- Upload Form A data with Form A Diskette System (SDBA)/CD/Diskette format

Form A Submission Only

Employer can choose to submit Form A online but make contribution payment manually at EPF counters or bank agents.

The benefits of choosing this option are:

- Employers could use their previous contribution submission details to auto populate their current month submission
- Employers only need to add new employees or delete their employees who left their service
- Auto adding of employees' and employer's share of contributions

Remittance of Payment Only

This facility uses Direct Debit Authorization (DDA) as a gateway for employers to make contribution payments.

Employers having accounts with any of the following participating banks need to register through RHB for Direct Debit Authorization (DDA) services.

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2. CIMB Bank Bhd
3. Bank Islam Malaysia Bhd
4. Bank Kerjasama Rakyat Malaysia Bhd
5. Citibank Bhd
6. Deutsche Bank Malaysia Bhd
7. Hong Leong Bank Bhd
8. HSBC Bank Malaysia Bhd
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Original DDA Forms can be obtained at RHB or EPF counters. Click link for [Guidelines on filling Direct Debit Authorization \(DDA\) Forms](#).

(Note: It is a requirement by Malaysian Electronic Clearing Corporation Sdn Bhd (MyClear) that only original DDA forms can be submitted for processing).

All duly completed DDA Forms must be accompanied by an official EPF document printed with the employer's reference number e.g. pre-printed Form A or contribution statement and submitted to RHB counters (except RHB Easy) for verification and approval.

Submission of CTML Settlement Details

This service is provided to employers to:

- Display all unresolved Caruman Tanpa Maklumat Lengkap (CTML) cases or by contribution month
- Fully or partially cleared CTML cases via online
- Review the status of cases one day after the submission for clearance

This service enables employers to settle CTML cases quickly and accurately through online verification.